

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 1, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Brian Alexander
aka Joseph B. Alexander, aka Jose Alexander, aka
Joseph B. Alexander, Trustee
12811 Oxon Road
Herndon, VA 20171-1703

Debra Nicholas Weeks-Alexander
aka D N Weeks-Alexander, aka Debra Weeks, aka
Debra N. Weeks-Alexander, Trustee, aka Debra
Alexander
12811 Oxon Road
Herndon, VA 20171-1703

Case Number: 13-11480-BFK
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-2046
xxx-xx-0928

Attorney for Debtor(s) (name and address):

Madeline A. Trainor
Cyron & Miller, LLP
100 N. Pitt Street, Suite 200
Alexandria, VA 22314
Telephone number: (703) 299-0600

Bankruptcy Trustee (name and address):

Donald F. King
1775 Wiehle Avenue, Suite 400
Reston, VA 20190
Telephone number: (703) 218-2100

Meeting of Creditors:

Date: **May 9, 2013**

Time: **11:00 AM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
July 8, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: April 2, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1. PHOTOCOPIES May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Joseph Brian Alexander
 Debra Nicholas Weeks-Alexander
 Debtors

Case No. 13-11480-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: douglasse
 Form ID: B9A

Page 1 of 3
 Total Noticed: 51

Date Rcvd: Apr 02, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2013.

db/jdb Joseph Brian Alexander, Debra Nicholas Weeks-Alexander, 12811 Oxon Road,
 Herndon, VA 20171-1703
 11707183 +ACB Recovery, 4351 Winsnton Avenue, Covington, KY 41015-1739
 11707189 +Attorney General of the US, Main Justice Building, 950 Pennsylvania Avenue, NW,
 Washington, DC 20530-0009
 11707194 Bank of America, Business Card, PO Box 15796, Wilmington, DE 19886-5796
 11707190 Bank of America, PO Box 982238, El Paso, TX 79998-2238
 11707195 Brunswick County, Public Utilities, PO Box 580383, Charlotte, NC 28258-0383
 11707198 Brunswick Electric, Mail Processing Center, PO Box 580348, Charlotte, NC 28258-0348
 11707200 Capital One, PO Box 21887, Eagan, MN 55121-0887
 11707201 #+Chadwick, Washington, Moriarty, Elmore & Bunn, PC, 9990 Fairfax Blvd, #200,
 Fairfax, VA 22030-1720
 11707210 +CitiMortgage, Inc., PO Box 7706, Springfield, OH 45501-7706
 11707212 ExxonMobil, Processing Center, Des Moines, IA 50361-0001
 11707214 Hope Derby Carmichael, Esq, 1951 Clark Avenue, PO Box 10669, Raleigh, NC 27605-0669
 11707217 Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000
 11707223 Onslow County Tax Collector, PO Box 71061, Charlotte, NC 28272-1061
 11707224 +Pesner Kawamoto Conway, PC, 7926 Jones Branch Dr. #930, Mc Lean, VA 22102-3303
 11707226 +St. James Plantation POA, 4140 Southport-Supply Rd, Suite B, Southport, NC 28461-8880
 11707227 St. James Plantation POA, Inc., c/o CAS, Inc., PO Box 94707, Las Vegas, NV 89193-4707
 11707228 +Summerhouse on Everett Bay HOA, c/o Alex C. Dale, Esq, 127 Racine Drive,
 Wilmington, NC 28403-8833
 11707229 +The Clubs at St. James, Plantation, 3779 Members Club Boulevard, Southport, NC 28461-8401
 11707230 +US Attorney's Office, 2100 Jamieson Avenue, Alexandria, VA 22314-5794
 11707232 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
 (address filed with court: VA Dept of Taxation, PO Box 760, Richmond, VA 23218-0760)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: mtrainor@cyronmiller.com Apr 03 2013 02:55:03 Madeline A. Trainor,
 Cyron & Miller, LLP, 100 N. Pitt Street, Suite 200, Alexandria, VA 22314
 tr +EDI: QDFKING.COM Apr 03 2013 02:28:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,
 Reston, VA 20190-5159
 11707184 EDI: MERRICKBANK.COM Apr 03 2013 02:28:00 Advanta Credit Cards, PO Box 31032,
 Tampa, FL 33631-3032
 11707185 +EDI: AMEREXPR.COM Apr 03 2013 02:28:00 American Express, PO Box 650448,
 Dallas, TX 75265-0448
 11707188 EDI: AMEREXPR.COM Apr 03 2013 02:28:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 11707192 EDI: BANKAMER.COM Apr 03 2013 02:28:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 11707191 EDI: BANKAMER.COM Apr 03 2013 02:28:00 Bank of America, FIA Card Services, PO Box 15019,
 Wilmington, DE 19886-5019
 11707193 +EDI: BANKAMER2.COM Apr 03 2013 02:28:00 Bank of America, 201 North Tryon Street,
 Charlotte, NC 28255-0001
 11707196 +E-mail/Text: mculpepper@brunscosco.net Apr 03 2013 03:20:08 Brunswick County Revenue,
 PO Box 29, Bolivia, NC 28422-0029
 11707197 E-mail/Text: mculpepper@brunscosco.net Apr 03 2013 03:20:08 Brunswick County Revenue Dept,
 PO Box 580335, Charlotte, NC 28258-0335
 11707199 E-mail/Text: cms-bk@cms-collect.com Apr 03 2013 03:00:39 Capital Management Services,
 698 1/2 S Ogden Street, Buffalo, NY 14206-2317
 11707202 EDI: CHASE.COM Apr 03 2013 02:28:00 Chase Bank, Cardmember Services, PO Box 15548,
 Wilmington, DE 19886-5548
 11707203 EDI: CHASE.COM Apr 03 2013 02:28:00 Chase Bank USA, NA, Cardmember Services, PO Box 15153,
 Wilmington, DE 19886-5153
 11707205 EDI: CITICORP.COM Apr 03 2013 02:28:00 Citi Cards, PO Box 182564, Columbus, OH 43218-2564
 11707208 +EDI: CITICORP.COM Apr 03 2013 02:28:00 CitiCard, PO Box 6500, Sioux Falls, SD 57117-6500
 11707207 +EDI: CITICORP.COM Apr 03 2013 02:28:00 Citibank, PO Box 6062, Sioux Falls, SD 57117-6062
 11707206 EDI: CITICORP.COM Apr 03 2013 02:28:00 Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
 11707209 EDI: CITICORP.COM Apr 03 2013 02:28:00 Citicards, PO Box 6077, Sioux Falls, SD 57117-6077
 11707211 EDI: DISCOVER.COM Apr 03 2013 02:28:00 Discover Card, PO Box 6103,
 Carol Stream, IL 60197-6103
 11707213 EDI: FORD.COM Apr 03 2013 02:28:00 Ford Motor Credit, PO Box 537901,
 Livonia, MI 48153-7901
 11707219 EDI: IRS.COM Apr 03 2013 02:28:00 Internal Revenue Service, 400 N. 8th Street, Box 76,
 Stop Room 898, Richmond, VA 23219-0000
 11707218 EDI: IRS.COM Apr 03 2013 02:28:00 Internal Revenue Service, Centralized Insolvency,
 P.O. Box 21126, Philadelphia, PA 19114-0326
 11707215 +E-mail/Text: BANKRUPTCY@INOVA.ORG Apr 03 2013 03:03:15 Inova Health System,
 2990 Telestar Court, Falls Church, VA 22042-1211
 11707216 EDI: IRS.COM Apr 03 2013 02:28:00 Internal Revenue Service, ACS Support, PO Box 8208,
 Philadelphia, PA 19101-8208
 11707220 EDI: CBSKOHL.COM Apr 03 2013 02:28:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 11707221 EDI: TSYS2.COM Apr 03 2013 02:28:00 Macy's, PO Box 183084, Columbus, OH 43218-3084

District/off: 0422-9

User: douglasse
Form ID: B9A

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Total Noticed: 51

Date Rcvd: Apr 02, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11707222 E-mail/Text: bankruptcydepartment@ncogroup.com Apr 03 2013 03:24:08 NCO Financial Systems,
PO Box 15081, Wilmington, DE 19850-5081
11707225 EDI: SEARS.COM Apr 03 2013 02:28:00 Sears, PO Box 183082, Columbus, OH 43218-3082
11707231 EDI: USBANKARS.COM Apr 03 2013 02:28:00 US Bank, PO Box 790408,
Saint Louis, MO 63179-0408
11707233 +E-mail/Text: edinkel@vikingservice.com Apr 03 2013 02:59:41 Viking Client Services,
PO Box 59207, Minneapolis, MN 55459-0207

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11707187* American Express, PO Box 650448, Dallas, TX 75265-0448
11707186* American Express, P.O. Box 650448, Dallas, TX 75265-0448
11707234* Viking Client Services, Inc., PO Box 59207, Minneapolis, MN 55459-0207
11707204 ##Chevy Chase Bank, PO Box 15260, Chevy Chase, MD 20825-5260

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

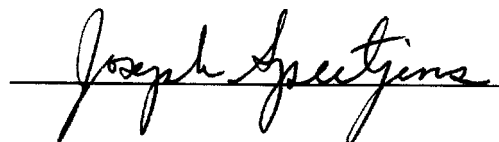
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2013

Signature:



District/off: 0422-9

User: douglasse
Form ID: B9A

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Total Noticed: 51

Date Rcvd: Apr 02, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2013 at the address(es) listed below:

Donald F. King Kingtrustee@ofplaw.com, val3@ecfcbis.com;dfking@ecf.epiqsystems.com
Madeline A. Trainor on behalf of Debtor Joseph Alexander mtrainor@cyronmiller.com

TOTAL: 2